

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
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Attorneys for Secured Creditor
US Bank National Association, as Trustee, Successor in
interest to Wachovia Bank, National Association, as
Trustee for GSMPS Mortgage Loan Trust 2004-4

In Re:
Thomas Phillips,

Debtor.

Case No.: 18-17260
Chapter 13
Judge: Michael B. Kaplan

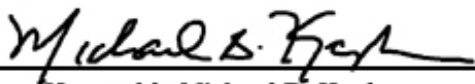


Order Filed on August 12, 2019
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: August 12, 2019


Honorable Michael B. Kaplan
United States Bankruptcy Judge

(Page 2)

Debtor: Thomas Phillips

Case No: 18-17260 MBK

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, US Bank National Association, as Trustee, Successor in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan Trust 2004-4, Denise Carlon appearing, upon a certification of default as to real property located at 141 Cortland Lane, Bedminster, NJ 07978, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Michael M. Khalil, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of July 17, 2019, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due June 2019 through July 2019 for a total post-petition default of \$7,874.46 (2 @ \$503.88, \$142.72 less suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the arrears in the amount of \$865.04 are to be paid by July 31, 2019; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume August 1, 2019, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Thomas Phillips
Debtor

Case No. 18-17260-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Aug 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 15, 2019.

db +Thomas Phillips, 141 Cortland Lane, Bedminster, NJ 07921-2034

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 13, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Bruce C. Truesdale on behalf of Debtor Thomas Phillips brucectruesdalepc@gmail.com,
bctpcecf@gmail.com;r49787@notify.bestcase.com
Charles G. Wohlrab on behalf of Creditor U.S. Bank National Association, as Trustee,
successor in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan
Trust 2004-4 cwohrlab@LOGS.com, njbankruptcynotifications@logs.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor
in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan Trust
2004-4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Glenford Washington Warmington on behalf of Creditor New Jersey American Water
attorneys@lawgapc.com
Kevin Gordon McDonald on behalf of Creditor US Bank National Association, as Trusatee,
Successor in interest to Wachovia Bank, National Association, as Trustee for GSMPS Mortgage Loan
Trust 2004-4 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Melissa A Volet, I on behalf of Creditor The Cortland mvolet@stark-stark.com
Michael M Khalil on behalf of Debtor Thomas Phillips mkhalil@atrbklaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10